

December 2015

Make sure that everyone around the table this Christmas has the same great cover that you do



It's almost the end of another year. 2015 has been a busy time here at ACA Health, with much of the year spent hard at work updating our business so that we can continue to provide affordable, personal service into the future. Thank you for your patience as we bring your fund in line with

modern business practices. We have contracts with 538 hospitals and ACCESS Gap contracts with over 35,000 medical providers. This year 94% of the medical services our members received were gap free.

As private health insurance premiums increase,

the percentage of your contribution covered by the Federal Government Rebate reduces, so you may want to consider prepaying your membership in the New Year to save.

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Christmas & Holiday Season Office Hours

18th December..... Office closed for Christmas Function
24th - 28th December..... Office closed for Christmas Break
29th December..... Limited staff available 9am - 5pm
30th December Limited staff available 9am - 5pm
31st December Limited staff available 9am - 12.30pm
1st January Office closed for New Year's Day
4th January..... Office re-opens as usual

Inside this issue:

- SPD Travel
- Member Feedback Survey
- NSW Ambulance changes
- Tips and tricks



Postal Address:

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Wahroonga,
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Office:

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Wahroonga, NSW 2076
Australia

Call:.....1300 368 390

Fax:.....02 9847 3357

Web:acahealth.com.au

Email:.. info@acahealth.com.au

Office hours

Mon-Thurs9am - 5pm

Fridays.....9am - 12:15pm

Your ACA Health Team

Manager

Jody Burgoyne

Assistant Manager

Roy Soaika

Accountant

Luke Wemyss

Administrative Assistant

Janet Hyde

Business Development Manager

Dean Ryan

Risk and Compliance Officer

Norah Schott

Trainer and Membership

Grace Millar

Membership

Sonya Machado

Claims Team

Sue Smith, Andrew Lewis,

Amy Edwards and Lisa Vlahakis.

What would you like to read in HealthWise?

Send us your suggestions and questions!

Email: info@acahealth.com.au or phone 1300 368 390.

From the Manager... Jody says

I could lament the rapid passing of yet another year but instead my focus will be on the exciting journey ahead.

ACA Health is gearing up to commence the Member Feedback Survey in February 2016. Use this opportunity to tell us what you most value about the Fund, and what you believe needs improving, because we are just for you and want to provide you with the cover that you desire. While we've previously run this survey each year, we now plan to run this survey every two years to allow the Fund enough time to implement the larger projects identified through each survey. We've recently completed a survey of prospective members; employees and their families who could belong to ACA Health but don't. I'm eagerly awaiting the results of

this survey, as the thoughts and opinions of potential members are also an important part of the ACA Health story.

Employees are the reason that ACA Health was founded, and it's our aim to support the work of the Adventist Church in Australia by looking after both its current and past employees and their loved ones, their families.

So to you and your families, I wish you a safe and happy Christmas and look forward to working on your behalf in 2016.

Because we care.

Jody Burgoyne,
Manager

Thinking about your next trip?

SPD Travel is here to book domestic & international travel for all members of the church and wider community around our wonderful country. We also look after school, volunteer & church groups with participant numbers ranging from 10-50 people. Give Karen & Katerina the opportunity to book your next trip.

We are affiliated with Helloworld, so we have access to their products, promotional fares & packages.

Discounted travel insurance can be obtained through our website www.spdtravel.com.au as well as other services including car hire, accommodation & Cash Passport cards.

For travel requests please email us on spdtravel@adventist.org.au with your requirements.

Our office location is 148 Fox Valley Rd, Wahroonga. Phone: 02 9847 3202 or toll free 1300 309 831



helloworld



spd travel

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There are a few things that you should remember at the end of each year;

- Your benefits renew in January each year
- If you don't pay by payroll deduction, pay your contributions in advance to make sure you have cover over the Christmas period
- Take out travel insurance if you are travelling, even domestically. **SPD Travel** can help you with your travel arrangements including travel insurance
- If you are moving, or leaving an employer that pays your contribution through payroll deductions, please make arrangements to change your address and payment method online at **acahealth.com.au**
- Dependants who are leaving study should think about taking out cover as they may not be able to stay on your membership or,
- If your dependant isn't studying but is under 25, we have an



extension product for you to consider that allows them to remain on your membership

- Finally, remember that Jesus is the reason for the season

We would like to wish you and your family a safe, happy and blessed festive season.

Because we care
The Team at ACA Health.

Tell us what you really think....

The Member Feedback Survey is back and we need you to tell us what you think and need from your health Fund. After all for us, it is all about you.

The **Member Feedback Survey** commences at the end of January and runs until mid-February 2016. Register now for the **HealthyBite** e-mail, or if you are already registered keep an eye out for your **HealthyBite** inviting you to participate in the survey. We will also list the survey on the main page of our website, **acahealth.com.au**. To thank you for participating in the survey, upon completion you will go in the draw to win a month's free membership as well as some other great prizes.



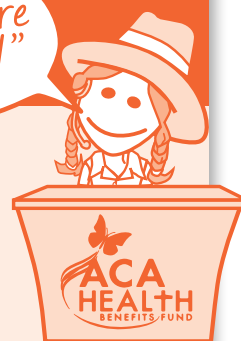
your bite of healthy news

www.acahealth.com.au/healthybite

Did you know....

Claiming Tips & Tricks

"I'm here to help!"



- Please remember that you have **24 months to claim from the date of service**, so enjoy Christmas knowing that you have plenty of time to submit your claims for any treatment over the holiday period.
- In order to process a claim **we need the entire receipt** – please don't cut anything off the receipt. If you feel the need to remove details such as banking information use something like a permanent marker to cross it out.
- Remember, your policy must be paid beyond the day for which you wish to make a claim in order to receive benefits. Sometimes unavoidable things happen, but you can **check your Paid-to date online at acahealth.com.au** before your appointment to make sure you'll be able to claim. Don't forget to keep your contributions up to date, as over Christmas there will be limited staff available to help.
- When traveling at Christmas (domestic and overseas) **remember Travel Insurance**. You can purchase travel insurance from QBE through our website and remember that SPD Travel offer personal service. Their contact number is 1300 309 831.

GAP reminder

The Federal Government sets the Medicare Benefits Schedule and Prosthesis Lists which determines the maximum amounts that private health insurance funds are able to pay for in-hospital medical services.

If your specialist charges more than the MBS Fee, you will likely have out of pocket expenses. The only way ACA Health can pay more than the MBS Fee limit is if the specialist uses the **Access Gap Cover Scheme**. It is up to the specialist to choose whether to use the scheme or not.

Also remember that you pay less each month for the Private Hospital product than for Deluxe, but it has a \$100 co-payment for each day that you are admitted to a private hospital as a private patient.

Do you have an old membership card?



Recently some of our members have had difficulty contacting us using the phone number on the back of their old green and gold ACA Health membership card. The details on these cards are out of date so if you still have one of the old green and gold cards please email us at **info@acahealth.com.au** and request new membership cards.

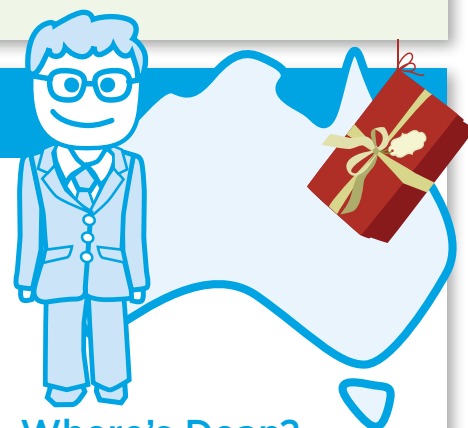
NSW ambulance changes

If you get a NSW Ambulance invoice, it is important that you read the back of the invoice. NSW Ambulance has changed the way they deal with Private Health Insurers so it will be important to follow the instructions.

Meet Dean...

Those of you who have recently become members of ACA Health may have spoken to our new Business Development Manager, Dean Ryan. Dean is working towards developing closer relationships between ACA Health and other Adventist companies around Australia. He is visiting Adventist workplaces to remind employees that ACA Health is specifically

designed for you. Whether you are a teacher at one of the many Adventist schools, a worker in one of Sanitarium's factories, a nurse or a wardsman at the Sydney Adventist Hospital or fill any of the other wide range roles within Seventh-day Adventist companies, you and your extended family are eligible to join ACA Health.



Where's Dean?

If you would like Dean to visit your Adventist workplace, ask your employer to contact him on 1300 368 390.